

**Information to identify the case:**

Debtor 1	<b>Shabnam D Shah</b>	Social Security number or ITIN	xxx-xx-3663
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-24300-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shabnam D Shah

10/26/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Shabnam D Shah  
 Debtor

Case No. 17-24300-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db #+Shabnam D Shah, 31 Legend Hills Dr, Edgewater, NJ 07020-2124  
 aty +Claire M. Diallo, Borek & Diallo, LLC, 163 Cranbury Rd., Ste. 200,  
 Princeton Junction, NJ 08550-1246  
 aty +Kimberly Bailey Borek, 163 Cranbury Rd., Ste. 101, Princeton Junction, NJ 08550-1246  
 sp #+Law Office of Jenee K. Ciccarella, 111 Northfield Avenue, Suite 208A,  
 West Orange, NJ 07052-4730  
 r +Panthera Realty, 100 Challenger Road, Suite 307, Ridgefield Park, NJ 07660-2119  
 516942593 Advanced Collections, Inc, Po Box 6031, Clifton, NJ 07015-6031  
 516942594 Asset Maximization Group, Inc, Debt Collection Agency, Po Box 190191,  
 South Richmond Hill, NY 11419-0191  
 516942595 B&B Collections Inc, PO Box 2137, Toms River, NJ 08754-2137  
 516942596 Borough of Edgewater Ambulance, Po Box 207, Allentown, PA 18105-0207  
 516942599 Celentano, Stadtmauer & Walentowicz, LLP, Attorneys at Law, 1035 Route 46 East,  
 PO Box 2594, Clifton, NJ 07015-2594  
 516942601 +Clinical Neurophysiology & Epilepsy, 725 River Road Suite 55, Edgewater, NJ 07020-1121  
 516942604 East Bergen Imaging LLC, PO Box 3221, Indianapolis, IN 46206-3221  
 517163727 +Englewood Hospital & Medical Center, c/o Celentano, Stadtmauer & Walentowicz,,  
 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594  
 516942607 +Englewood Hospital and Medical Center, Po Box 48304, Newark, NJ 07101-8504  
 516942606 +Englewood Hospital and Medical Center, 350 Engle Street, Englewood, NJ 07631-1898  
 516942608 +Englewood Pathologist PA, Po Box 3245, Indianapolis, IN 46206-3245  
 516942609 +Foremost Management Corporation, 1 E Central Blvd, Palisades Park, NJ 07650-1708  
 516942610 +Fusion Diagnostics Laboratorie, 210 Malapardis Road, Cedar Knolls, NJ 07927-1121  
 516978795 +Legend Hills Condo Assoc., Attn: Kimberly Bailey Borek, 163 Cranbury Rd. Ste. 101,  
 Princeton Junction, NJ 08550-1246  
 516942612 +Lidia Shajenko, MD, 725 River Rd Suite 55, Edgewater, NJ 07020-1121  
 516942613 +MGI Financial Services, LLC, PO Box 1326, South Plainfield, NJ 07080-7320  
 516942614 +Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Po Box 5054,  
 Mount Laurel, NJ 08054-5054  
 516942615 RMB, Inc, Attn: Payment Processing, 409 Bearden Park Circle, Knoxville, TN 37919-7448  
 516942617 +RWJ Rahway Workplace & Ambulatory Med, Po Box 780651, Philadelphia, PA 19178-0651  
 516942619 +RWJUH Rahway, 865 Stone Street, Rahway, NJ 07065-2742  
 516942616 +Robert Wood Johnson University at Rahway, 865 Stone Street, Rahway, NJ 07065-2742  
 517126711 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 516942620 +Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005  
 516991744 +U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516942623 Virtual Radiologic Corporation, PO Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2018 23:14:16 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 26 2018 23:14:14 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516942597 +E-mail/Text: clientrep@capitalcollects.com Oct 26 2018 23:14:56 Capital Collections,  
 Po Box 150, West Berlin, NJ 08091-0150  
 516942598 +EDI: CAPITALONE.COM Oct 27 2018 02:58:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 516942600 +EDI: CHASE.COM Oct 27 2018 02:58:00 Chase Card Services, Attn: Correspondence,  
 Po Box 15278, Wilmington, DE 19850-5278  
 516942602 +EDI: WFNBN.COM Oct 27 2018 02:58:00 Comenity Bank/Pier 1, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 516942603 +EDI: WFNBN.COM Oct 27 2018 02:58:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 516991235 +EDI: IRS.COM Oct 27 2018 02:58:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517107867 EDI: PRA.COM Oct 27 2018 02:58:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
 517127924 EDI: Q3G.COM Oct 27 2018 02:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 516942618 +E-mail/Text: rwjebn@rwjbn.org Oct 26 2018 23:14:47 RWJUH Rahway, PO Box 1515,  
 Elizabeth, NJ 07207-1515  
 516942622 +E-mail/Text: bankruptcydepartment@tsico.com Oct 26 2018 23:14:41 Transworld Systems Inc,  
 507 Prudential Road, Horsham, PA 19044-2308  
 516942624 +EDI: WFFC.COM Oct 27 2018 02:58:00 Wells Fargo Bank, Mac F82535-02f, Po Box 10438,  
 Des Moines, IA 50306-0438  
 517087911 EDI: WFFC.COM Oct 27 2018 02:58:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 14

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 44

Date Rcvd: Oct 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516942611\* Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000  
516942621\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation,  
Federal Offset Program, PO Box 283, Trenton, NJ 08695-0283)  
516942605 ##+Emergency Physicians of Englewood, PC, PO Box 3266, Indianapolis, IN 46206-3266  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 26, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NBS Specialized Loan Servicing LLC  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee relating to  
Chevy Chase Funding LLC Mortgage Backed Certificates Series 2007-1 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com; J101@ecfcbis.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5